



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,730  
Filing Date : March 31, 2004  
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY  
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A  
PAYMENT BANK HOST APPLICATION HAS A FILTER  
PROCESS MODULE FOR PROCESSING PAYMENTS  
INSTRUCTIONS, AND WHEREIN A PAYMENT BANK HOST  
APPLICATION APPLIES PAYMENTS RISK DATA...  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**TERMINAL DISCLAIMER (37 CFR 1.321(c))**

SIR:

Your Petitioner, Kathleen Tyson Quah, represents that she is the sole owner of the entire interest of the above-identified application.

Your Petitioner hereby disclaims the terminal period of any patent issuing on the above-referenced application that would extend beyond the expiration of the full statutory term of U.S. Patent No. 7,283,977 B1, and hereby agree that any patent so granted on the above-identified application shall be enforceable only for and during such period that the legal title to such patent is the same as the legal title to U.S. Patent No. 7,283,977 B1, and that this agreement shall run with any patent so granted on the above-referenced application, and shall be binding upon the grantor, its successors, and assigns.

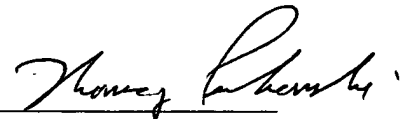
Your Petitioner does not disclaim any terminal part of any patent granted on the above-referenced application prior to the expiration date of the full statutory term of said U.S. Patent No. 7,283,977 B1 in the event that such patent later: expires for failure to pay a maintenance fee; is held unenforceable; is found invalid; is statutorily disclaimed in whole or terminally disclaimed under 37 C.F. R. Section 1.321(c); has all claims canceled by a reexamination

certificate; or is otherwise terminated prior to the expiration of its full statutory term, except for a separation of legal title as stated above.

This Terminal Disclaimer is being signed under the provisions of 37 C. F. R. Section 1.321(b)(1)(iv). Enclosed in payment of the requisite fee of \$65.00 for a small entity is Thomas J. Perkowski, Esq., P.C. Check No. 7264. The Commissioner is also authorized to charge any fee deficiencies to Deposit Account 16-1340.

Respectively submitted,

Dated: March 19, 2008

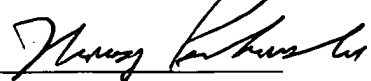


Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Attorney for Applicant  
Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902  
203-357-1950  
<http://www.tjpatlaw.com>

Certificate of Mailing under  
37 C.F.R. 1.08

I hereby certify that this correspondence  
is being deposited with the United States  
Postal Service on March 19, 2008  
in a Postage Prepaid envelope as, First Class Mail,  
addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450



Thomas J. Perkowski  
Reg. No. 33,134  
Date: March 19, 2008